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IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF ARIZONA

In Re
Loren Drake Brower,
Debtor.

Chapter 7
Case No. 05-11196-PHX-SSC
Adversary No. 05-749

Citibank, South Dakota, N.A.,
Plaintiff,
v.
Loren Drake Brower,
Defendant.

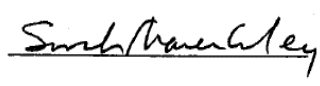
ORDER INCORPORATING
MEMORANDUM DECISION
DATED AUGUST 16, 2006

(Opinion to Post)

Based upon this Court's Memorandum Decision dated August 16, 2006,
which is incorporated herein by reference:

The Court finds that the Plaintiff has failed to establish all the elements of 11
U.S.C. § 523 (a)(2)(A). Therefore, the entire debt owed to the Plaintiff is discharged.

DATED this 16th day of August, 2006.



Honorable Sarah Sharer Curley
United States Bankruptcy Judge